

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Theresa A. Miller
Debtor

Case No. 16-02711-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 18, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2021:

Recip ID	Recipient Name and Address
db	+ Theresa A. Miller, 97 Goehman Ave, Hummelstown, PA 17036-1853
4808090	+ 3232 Newmark Drive, Miamisburg, OH 45342-5421
4817980	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4805897	+ Anne K. Fiorenza, Esq, Assistant U.S. Tr, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4805901	+ James E. Miller, Jr., P.O. Box 126103, Harrisburg, PA 17112-6103
4830215	+ M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4813323	+ MOHELA Educational Credit Management Corp, Educational Credit Mgmt. Corporation, PO BOX 16408, ST PAUL, MN 55116-0408
4805903	+ Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
4805907	+ U.S. Department of Justice, PO Box 227, Ben Frankling Station, Washington, District of Columbia 20044-0227
4805908	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: camanagement@mtb.com	Oct 18 2021 18:47:00	Manufacturers & Traders Trust Company, 1100 Wehrle Drive, Williamsville, NY 14221
5064765	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 18 2021 18:46:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4805898	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 18 2021 18:46:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
4805899	EDI: DISCOVER.COM	Oct 18 2021 22:53:00	Discover Finance, PO Box 15316, Wilmington, Delaware 19850
4876657	EDI: ECMC.COM	Oct 18 2021 22:53:00	ECMC, PO BOX 16408, ST PAUL, MN 55116-0408
4805900	EDI: IRS.COM	Oct 18 2021 22:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
4805902	Email/Text: camanagement@mtb.com	Oct 18 2021 18:47:00	M & T Bank, 1 Fountain Plaza, Buffalo, New York 14203
4805904	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Oct 18 2021 18:47:00	Office of the U.S. Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4805905	EDI: PENNDEPTREV	Oct 18 2021 22:53:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4805905	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2021 18:47:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4847349	Email/Text: Bankruptcy.Notices@pnc.com	Oct 18 2021 18:46:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

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Total Noticed: 21

4805906 Email/Text: Bankruptcy.Notices@pnc.com

Oct 18 2021 18:46:00 Pnc Bank, 2730 Liberty Av, Pittsburgh,
Pennsylvania 15222

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4866053	*+	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:

Name	Email Address
Douglas J. Smillie	on behalf of Creditor Manufacturers & Traders Trust Company dsmillie@flblaw.com ccharlton@flblaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Theresa A. Miller jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Kevin Buttery	on behalf of Creditor PNC Bank National Association kbuttery@rascrane.com
Nicole Bernadette LaBletta	on behalf of Creditor PNC Bank National Association nlabletta@pincuslaw.com, brausch@pincuslaw.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

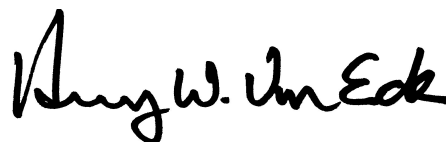
Debtor 1	Theresa A. Miller	Social Security number or ITIN	xxx-xx-7821
	_____ First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:16-bk-02711-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theresa A. Miller

10/18/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.